

**ABSTRACT**

[127] Systems and methods for scoring unemployment risk and predicting unemployment probability and for optionally providing unemployment insurance to employees. The unemployment insurance is provided through a private insurer under which the unemployment insurance policy coverage and benefits terms are selected, and policy premiums paid for, by employees. The unemployment insurance benefits are paid to employees when they face involuntary unemployment. The present invention results in the calculation of unemployment risk scores and a method of rendering private unemployment insurance to employees in the form of a primary or a supplementary unemployment insurance, or both.